

UNITED STATES BANKRUPTCY COURT  
 DISTRICT OF NEW JERSEY

In Re:  
 MICHAEL DAVID RAYMOND  
 CHERYL LYNN RAYMOND

Case No.: 21-19595  
 Chapter: 13  
 Judge: ABA

**NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY**

CHERYL LYNN RAYMOND, Co-Debtor, in this case proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later 7 days before the hearing date.

Address of the Clerk: Mitchell H. Cohen U.S. Courthouse  
 400 Cooper Street  
 Camden, N.J. 08101

If an objection is filed, a hearing will be held before the Honorable Andrew B. Altenburg, Jr. on June 17, 2025 at 10:00 a.m. at the United States Bankruptcy Court, courtroom no. 4B, 400 Cooper Street, 4th Floor, Camden, NJ 08101 (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action: Settlement of debtor's post-petition worker's compensation claim (exempt assets).

Pertinent terms of settlement: 4. On or about March 20, 2025, the case settled. Ms. Raymond received a gross settlement award of \$33,4675.00. Following a deduction of \$2,677.00 for attorney fees and \$500.00 of expert costs, debtor will net approximately \$30,288.00. From the settlement, debtor has received an initial lump sum disbursement totaling \$17,221.00. The remaining settlement will be paid over a 10-month period beginning June 2025 of approximately \$1,722.10 per month.

Objections must be served on, and requests for additional information directed to:

Name: Andrew L. Miller, Esq.

Address: 1550 New Rd., Suit A, Northfield, NJ 08225

Telephone No.: (609) 645-1599

In re:  
Michael David Raymond  
Cheryl Lynn Raymond  
Debtors

Case No. 21-19595-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: May 19, 2025

User: admin  
Form ID: pdf905

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Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael David Raymond, Cheryl Lynn Raymond, 302 Folsom Avenue, Egg Harbor Township, NJ 08234-7225
sp	+ Jonathan E. Diego, 129 S. Main Street, Pleasantville, NJ 08232-2729
519460518	Asset Management/Nationwide, 545 Inman Street, Cleveland, TN 37311
519460525	AtlantiCare Physicians Group, PO Box 786061, Philadelphia, PA 19178-6061
519460529	Bayfront Emergency Physician, 56 W. Main Street, Suite 305, Newark, DE 19702-1503
519460531	Bayfront Emergency Physicians, 56 W. Main Street, Suite 305, Newark, DE 19702-1503
519460530	Bayfront Emergency Physicians, PO Box 3012, Wilmington, DE 19804-0012
519513564	++ FLAGSTAR BANK FSB, 5151 CORPORATE DRIVE, MAIL STOP E 115 3, TROY MI 48098-2639 address filed with court:, Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
519460547	Lakeview, PO Box 660263, Dallas, TX 75266-0263
519460552	Shore Medical Center, 1 E. New York Avenue, Somers Point, NJ 08244
519460553	+ Shore Medical Center, PO Box 6768, Wyomissing, PA 19610-0768
519460555	Shore Medical Center, PO Box 42972, Philadelphia, PA 19101-2972
519460551	+ Shore Medical Center, 100 Medical Center Way, Somers Point, NJ 08244-2300

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 19 2025 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 19 2025 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519460526	+ Email/Text: BarclaysBankDelaware@tsico.com	May 19 2025 21:07:00	Barclay's Bank of Delaware, PO Box 8803, Wilmington, DE 19899-8803
519460533	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 19 2025 21:05:20	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519472460	+ Email/PDF: ebn_ais@aisinfo.com	May 19 2025 21:05:23	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519460540	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 19 2025 21:05:13	Citi Bank, PO Box 6241, Sioux Falls, SD 57117-6241
519483845	Email/PDF: Citi.BNC.Correspondence@citi.com	May 19 2025 21:05:29	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519460541	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 19 2025 21:04:53	Citibank/Home Depot, PO Box 6500, Sioux Falls, SD 57117-6500
519460542	+ Email/Text: Mercury@ebn.phinsolutions.com	May 19 2025 21:06:00	Credit Card/FB&T, PO Box 84064, Columbus, GA 31908-4064

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519460543	+ Email/PDF: creditonebknotifications@resurgent.com	May 19 2025 21:05:21	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
519462291	Email/Text: EBNBKNOT@ford.com	May 19 2025 21:07:00	Ford Motor Credit Company, LLC, Dept 55953, P.O. Box 55000, Detroit MI, 48255-0953
519460544	+ Email/Text: nsm_bk_notices@mrcooper.com	May 19 2025 21:06:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
519460546	^ MEBN	May 19 2025 20:59:23	Ford Motor Credit, P.O. Box 650574, Dallas, TX 75265-0574
519460545	+ Email/Text: EBNBKNOT@ford.com	May 19 2025 21:07:00	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
520195064	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 19 2025 21:23:33	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520647769	^ MEBN	May 19 2025 20:58:33	LAKEVIEW LOAN SERVICING, LLC, C/O M&T Bank as Servicer, P.O. Box 1288, Buffalo, NY 14240-1288, LAKEVIEW LOAN SERVICING, LLC, C/O M&T Bank as Servicer 14240-1288
520647768	^ MEBN	May 19 2025 20:58:32	LAKEVIEW LOAN SERVICING, LLC, C/O M&T Bank as Servicer, P.O. Box 1288, Buffalo, NY 14240-1288
519460548	+ Email/PDF: resurgentbknotifications@resurgent.com	May 19 2025 21:05:05	LVNV Funding (Resurgent), PO Box 1269, Greenville, SC 29602-1269
519921185	+ Email/PDF: resurgentbknotifications@resurgent.com	May 19 2025 21:04:48	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519921186	+ Email/PDF: resurgentbknotifications@resurgent.com	May 19 2025 21:05:05	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519463586	Email/PDF: resurgentbknotifications@resurgent.com	May 19 2025 21:05:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519460549	Email/Text: paula.tilley@nrsagency.com	May 19 2025 21:06:00	Nationwide Recovery Service, PO Box 8005, Cleveland, TN 37320-8005
519460532	Email/Text: Bankruptcy.Notices@pnc.com	May 19 2025 21:06:00	BBVA USA, PO Box 11830, Birmingham, AL 35202
519495383	Email/Text: Bankruptcy.Notices@pnc.com	May 19 2025 21:06:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
519488206	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 19 2025 21:05:05	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
519685293	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 19 2025 21:04:53	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
519685296	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 19 2025 21:25:27	Portfolio Recovery Associates, LLC, c/o Diamond Resorts, POB 41067, Norfolk VA 23541
519508124	Email/Text: bnc-quantum@quantum3group.com	May 19 2025 21:07:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
519506181	Email/Text: bnc-quantum@quantum3group.com	May 19 2025 21:07:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788
519460550	^ MEBN	May 19 2025 20:57:50	Receivables Outsourcing, LLC, PO Box 62850, Baltimore, MD 21264-2850
519487852	+ Email/PDF: resurgentbknotifications@resurgent.com	May 19 2025 21:05:05	Resurgent Acquisitions, LLC, c/o Resurgent Capital Services, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
519466203	Email/Text: paula.tilley@nrsagency.com		

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		May 19 2025 21:06:00	SHORE MEDICAL CENTER, C/O NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND, TN 37320-8005
519644208	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 19 2025 21:06:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519460556	Email/PDF: ais.sync.ebn@aisinfo.com	May 19 2025 21:05:16	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
519460558	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 19 2025 21:25:33	SYNCB/PPC, PO Box 530975, Orlando, FL 32896-0001
519461398	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 19 2025 21:25:27	Synchrony Bank by AIS InfoSource, LP as, agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519460560	Email/Text: bankruptcydepartment@tsico.com	May 19 2025 21:07:00	Transworld Systems, Inc., PO Box 15520, Wilmington, DE 19850-5520
519460561	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 19 2025 21:23:41	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
519473963	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 19 2025 21:25:30	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Jonathan E. Diego, 129 S. Main Street, Pleasantville, NJ 08232-2729
519460521	*	Asset Management/Nationwide, 545 Inman Street, Cleveland, TN 37311
519460522	*	Asset Management/Nationwide, 545 Inman Street, Cleveland, TN 37311
519460523	*	Asset Management/Nationwide, 545 Inman Street, Cleveland, TN 37311
519460524	*	Asset Management/Nationwide, 545 Inman Street, Cleveland, TN 37311
519460519	*	Asset Management/Nationwide, 545 Inman Street, Cleveland, TN 37311
519460520	*	Asset Management/Nationwide, 545 Inman Street, Cleveland, TN 37311
519460527	*+	Barclay's Bank of Delaware, PO Box 8803, Wilmington, DE 19899-8803
519460528	*+	Barclay's Bank of Delaware, PO Box 8803, Wilmington, DE 19899-8803
519460534	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519460535	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519460536	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519460537	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519460538	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519460539	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519921187	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519921188	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519460557	*	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
519460559	*+	SYNCB/PPC, PO Box 530975, Orlando, FL 32896-0001
519460554	*+	Shore Medical Center, PO Box 6768, Wyomissing, PA 19610-0768
519509000	*+	Synchrony Bank by AIS InfoSource, LP as, agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 21, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2025 at the address(es) listed below:**

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew L. Miller	on behalf of Joint Debtor Cheryl Lynn Raymond millerar85252@notify.bestcase.com
Andrew L. Miller	on behalf of Debtor Michael David Raymond millerar85252@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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